

UNIVERSITY

Guesstimated Annuity Highest Three (3) Salary

Note: If fractional service in any year, the necessary salaries from preceding years will be used to assure three full years of salary.

1. \$ _____
2. \$ _____
3. \$ _____

\$ _____ Total , 3 = \$ _____ Average Salary

Service	Number of Years Worked	Percentage
1941-2000	2.00 x _____ years =	_____ %
Sick Leave Credit	0.50 x 2.00 (if applicable) =	_____ %
Total Percentage of Average High THREE Salaries		= _____ %

Average Salary	x	Total Percentage	=	Annual Annuity (<i>without discount</i>)
\$ _____	x	_____ %	=	\$ _____
Divided by 12 for monthly annuity (<i>without discount</i>)				
\$ _____	,	12	=	\$ _____ Option 1

If not age 60 or 27 years of Kentucky service, see KTRS Service Retirement pamphlet for discount computation.

Kentucky Teachers' Retirement System
479 Versailles Road
Frankfort, Kentucky 40601
502-848-8500

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Guesstimated Annuity Highest Five (5) Salary

1. \$ _____
2. \$ _____
3. \$ _____
4. \$ _____
5. \$ _____

Note: If fractional service in any year, the necessary salaries from preceding years will be used to assure five full years of salary.

\$ _____ Total , 5 = \$ _____ Average Salary

Service	Number of Years Worked	Percentage
1941-2000	2.00 x _____ years	= _____ %
Sick Leave Credit	0.50 x 2.00 (if applicable)	= _____ %
Total Percentage of Average High FIVE Salaries		= _____ %

Average Salary	x	Total Percentage	=	Annual Annuity (<i>without discount</i>)
\$ _____	x	_____ %	=	\$ _____
Divided by 12 for monthly annuity (<i>without discount</i>)				
\$ _____	,	12	=	\$ _____ Option 1

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